

**UNITED BANCORPORATION OF ALABAMA, INC.**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1083895	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$467	\$446	-4.4%	
Loans	\$262	\$263	0.6%	
Construction & development	\$37	\$37	1.7%	
Closed-end 1-4 family residential	\$44	\$43	-2.6%	
Home equity	\$14	\$11	-21.7%	
Credit card	\$2	\$2	6.2%	
Other consumer	\$12	\$9	-24.8%	
Commercial & Industrial	\$29	\$27	-8.7%	
Commercial real estate	\$74	\$76	3.3%	
Unused commitments	\$37	\$94	157.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$6	24.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$81	\$86	6.5%	
Cash & balances due	\$81	\$56	-30.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$421	\$399	-5.2%	
Deposits	\$417	\$396	-5.2%	
Total other borrowings	\$2	\$2	-5.3%	
FHLB advances	\$1	\$1	-13.0%	
Equity				
Equity capital at quarter end	\$45	\$47	3.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.5%	--	
Tier 1 risk based capital ratio	13.9%	14.2%	--	
Total risk based capital ratio	15.1%	15.4%	--	
Return on equity <sup>1</sup>	2.9%	3.3%	--	
Return on assets <sup>1</sup>	0.3%	0.4%	--	
Net interest margin <sup>1</sup>	3.5%	3.9%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	28.5%	35.8%	--	
Loss provision to net charge-offs (qtr)	44.4%	45.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	2.1%	--	
<sup>1</sup> Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	24.3%	20.5%	1.1%	1.4%
Closed-end 1-4 family residential	1.8%	1.0%	0.2%	0.1%
Home equity	0.0%	0.0%	0.6%	1.3%
Credit card	0.0%	0.1%	1.5%	0.3%
Other consumer	0.0%	0.1%	0.1%	0.2%
Commercial & Industrial	7.4%	3.0%	0.4%	0.5%
Commercial real estate	3.8%	3.5%	0.0%	0.7%
Total loans	6.9%	5.2%	0.3%	0.5%